



April 7, 2026

[Redacted]
[Redacted]

Attention: [Redacted] ("Personal Guarantor[s]" or "Guarantor[s]" or "you")

Re: Settlement of Business Line of Credit Agreement identified by [Redacted] (the "Loan") dated on or about 03-07-2025

Dear [Redacted]

The purpose of this settlement letter agreement (the "Agreement") is to memorialize the terms of settlement pertaining to the Loan, as set forth below. This Agreement is effective upon OnDeck's receipt of the fully executed copy of this Agreement from [Redacted]:

- 1. **Revised Payment Obligation.** As of Today's date, there remains due and owing under the Loan a balance of \$42,123.43 ("Total Balance Owing"). **ODK Capital, LLC** ("OnDeck"), as lender or servicer, will settle the Total Balance Owing for \$25,275.00 ("Settlement Amount"), as long as the Settlement Amount is received and cleared in full via wire or debit card on or before March 29, 2027.

OnDeck agrees to accept the Settlement Amount over 12 installments, so long as they are received in the following timeline:

- Settlement to be paid over twelve (12) individual monthly installment payments of \$2,106.25 each, due by the 27th of each month (or the following business day if the payment date is not a business day) with the first payment being due on or before April 27, 2026.

Wiring instructions are as follows:

Beneficiary Name: "ODK Capital, LLC."

[Redacted]
[Redacted]
[Redacted]
[Redacted]

- ** Must include the address of the financial institution that the funds will be sending from.
- ** Must include your Loan ID and Business Name in the wire details.
- ** All Wire payments may take 3-5 business days for processing.

- 2. **Default by Borrower.** If the Settlement Amount is not received as set forth in Section 1 (including each installment payment identified above, if applicable), then the original terms of the Loan shall apply to the Total Balance Owing, and OnDeck shall have the right to collect the Total Balance Owing, plus any additional interest or fees that have accrued under the original terms of the Loan. However, the Borrower and Guarantor's release set forth in Section 4 below shall continue to apply. Further, any default of this Agreement shall constitute a default under the terms of the Loan, and OnDeck may proceed with enforcing the Loan without further notice to Borrower or Guarantor.

- 3. **UCC Termination.** Upon payment in full as set forth above, within seven (7) business days of [Redacted] s written request, OnDeck will terminate any UCCs associated with the Loan. OnDeck shall have no obligation to release any filed UCC under this Agreement unless (1) the Settlement Amount is paid in full under the terms set forth herein, and (2) Borrower and/or Guarantor makes a written request to OnDeck by sending an email to customerservice@ondeck.com after the payment of the full Settlement Amount to have any UCC lien released.

4. **Mutual Releases.** In consideration for entering into this Agreement, Borrower and Guarantor, on behalf of themselves, their officers, agents, insurers, affiliates, parents, representatives, respective heirs, successors and assigns, hereby release OnDeck and its officers, directors, shareholders, subsidiary companies, affiliate companies, parent companies, employees, attorneys, and agents of and from any and all claims, demands, damages, debts, liabilities, obligations, costs, expenses (including, but not limited to, attorney's fees and expenses) pertaining to the Loan or arising in any way from the relationship between the parties, whether in law or equity, tort or contract, known or unknown.

Upon receipt of the full Settlement Payment as set forth above in Section 1, OnDeck, its officers, directors, shareholders, affiliates, successors and assigns, shall release and discharge Borrower and Guarantor from any and all claims pertaining to the Loan.

5. **Credit Reporting.** Because this settlement is conditional upon the last and final settlement payment as set forth herein being made and payments clearing, OnDeck may commence or continue, as applicable, furnishing credit reporting data of the Personal Guarantor[s] or any other personal guarantor of the Loan to any consumer credit reporting agency reflecting the unsettled terms of the Loan, including that the Total Balance Owning remains due and outstanding; this notwithstanding, upon last and final settlement payment as set forth herein being made and payments clearing, OnDeck will update its data-furnishing tradeline to the consumer credit reporting agencies to which it has reported to reflect the Loan as settled or words to that effect. Notwithstanding the foregoing, if the Loan was previously charged off this may be reflected in reporting.

6. **Confidentiality.** Borrower and Guarantor agree that this Agreement and its terms are confidential. Borrower and Guarantor agree, on behalf of their agents, representatives, attorneys, employees, predecessors, successors, heirs, assigns, directors, officers, shareholders, general partners, limited partners, executors, administrators, and any other persons who may or purport to act on their behalf, not to disclose (a) the terms, or contents of this Agreement, (b) the claims that have been or could have been raised (except to acknowledge what is already in the public domain), (c) the purported merits of any allegations or the substance of any investigations anticipated or conducted, or (d) the facts and circumstances underlying this Agreement, except in the following circumstances:

- A. Borrower and Guarantor may disclose the terms of this Agreement to (a) their respective financial and tax advisors so long as such financial and tax advisors agree to be bound by the confidentiality provisions of this Agreement, (b) taxing authorities if requested by such authorities and (c) their respective attorneys; however, Borrower and Guarantor shall inform any such person identified in this section of the confidential nature of this Agreement, and further instruct such person to keep any information disclosed confidential; and
- B. Borrower and Guarantor may disclose the terms of this Agreement pursuant to the order of a court or governmental agency of competent jurisdiction (subject to section 6(C)), or for purposes of securing enforcement of the terms and conditions of this Agreement.
- C. Upon service on Borrower or Guarantor of any subpoena, order, directive, request or other legal process requiring any Borrower or Guarantor to make any prohibited disclosure encompassed by this Agreement, the Borrower or Guarantor and/or their attorneys shall immediately notify OnDeck of the requested disclosure, in any event not less than ten (10) business days prior to making any such requested disclosure, and of the content of any testimony or information to be provided pursuant to such subpoena, order, directive, request or other legal process.

ODK Capital, LLC
888.994.6603
4700 W. Daybreak Pkwy, Suite 200 South Jordan, UT 84009

ODK Capital, LLC and OnDeck Capital, Inc. are affiliates and are indirect subsidiaries of Enova International, Inc

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

7. **Tax Consequences.** Borrower and Guarantor acknowledge and agree that neither OnDeck or any of the Lender Parties have made any representations as to tax liability or consequences of this Agreement, and that Borrower nor Guarantor received nor relied upon any tax advice from the Lender Parties or their representatives and attorneys. Borrower and Guarantor further understand and agree that OnDeck may file any and all 1099s and/or other documents required by the Internal Revenue Service and/or any other governmental or regulatory body in connection with the Account and this Agreement, and that any resulting tax obligations are solely the responsibility of Borrower and/or Guarantor. Borrower and Guarantor agree to release and hold the Lender Parties harmless for any and all potential and/or actual tax consequences that may result from this Agreement.

8. **Except as Modified, Parties' Underlying BLCA Remains Unchanged.** This letter agreement does not delete, terminate or replace any provision of the parties underlying Business Line of Credit Agreement dated on or about 03-07-2025, except as specifically provided herein, and all other terms of the parties' underlying Business Line of Credit Agreement Agreement dated on or about 03-07-2025, shall remain in full force and effect.

9. **No Waiver.** Any waiver by a Party to enforce any provision of this Agreement shall not constitute a waiver of right to later enforce such provision or a waiver of any future compliance with such provision and this Agreement.

10. **Construction.** The Parties agree they have read and understand this Agreement, and each of them had the opportunity to consult legal counsel of their own selection and/or has received independent legal advice from their respective attorney(s) concerning the legal effect of this Agreement. No rule of construction should apply to this Agreement so that any of its provisions are construed in favor or against any Party on the basis of that Party having drafted the Agreement.

11. **Time is of the Essence.** Borrower and Guarantor understand and agree that time is of the essence in the performance of this Agreement.

If you have any questions, please contact us at (888) 994-6603 or paymentsupport@ondeck.com. OnDeck represents that it has full power and authority to compromise and settle the Loan as set forth herein, and that Jason Johnson has full authority to execute this settlement letter.

[Redacted Signature]

Accepted and Agreed [Redacted] as Personal Guarantor[s], dated 4/7/2026.

[Redacted]
[Redacted]
[Redacted] Owner

[Handwritten Signature]
[Redacted]
[Redacted]

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